UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee relating to

Chevy Chase Funding LLC Mortgage Backed

Certificates Series 2007-1

In Re:

Shabnam D. Shah

Debtor.

Order Filed on January 28, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>17-24300</u>

Adv. No.:

Hearing Date: 12/14/17 @ 11:00 a.m.

Judge: John K. Sherwood

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 28, 2018

Honorable John K. Sherwood United States Bankruptcy Court

(Page 2)

Debtor: Shabnam D. Shah Case No: 17-24300 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2007-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 31 Legend Hills Drive, Edgewater, NJ, 07020, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nicholas Fitzgerald, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 18, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 1, 2017 through December 1, 2017 for a total post-petition default of \$12,993.35 (5 @ \$2,598.67,); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$2,598.67 to be received no later than January 1, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$10,394.68 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Case 17-24300-JKS Doc 32 Filed 01/31/18 Entered 02/01/18 00:35:15 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Shabnam D Shah Debtor Case No. 17-24300-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 29, 2018 Form ID: pdf903 Total Noticed: 1

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db +Shabnam D Shah, 31 Legend Hills Dr, Edgewater, NJ 07020-2124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. $ext{TOTAL: 0}$

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NBS Specialized Loan Servicing LLC

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2007-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jenee K. Ciccarelli on behalf of Debtor Shabnam D Shah jeneeciccarelli.fitzlaw@gmail.com, nadiafinancial@gmail.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Fitzgerald on behalf of Debtor Shabnam D Shah nickfitz.law@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7